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Hawthorne, NJ 07506

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Authority  
255 Atlantic City Blvd  
Bayville, NJ 08721

CubeSmart

Equifax  
Po Box 740241  
Atlanta, GA 30374-0241

Experian  
475 Anton Blvd  
Costa Mesa, CA 92626-7037

Holiday City South  
Homeowners Corp.  
139 Santiago Drive  
Toms River, NJ 08757

KML Law Group, P.C.  
701 Market St Ste 5000  
Philadelphia, PA 19106-1541

M&T Credit Services  
Attn: Bankruptcy  
Po Box 844  
Buffalo, NY 14240-0844

PNC Bank National  
Association  
Attn: Bankruptcy Dept.  
PO Box 94982  
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Township of Berkeley  
PO Box B  
Bayville, NJ 08721

TransUnion  
Po Box 2000  
Chester, PA 19016-2000

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
TRENTON DIVISION

IN RE: **Karros, Virginia**

CASE NO 24-12353

CHAPTER 13

**AMENDED**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 07/11/2025

Signature \_\_\_\_\_

/s/ Virginia Karros

Virginia Karros, Debtor